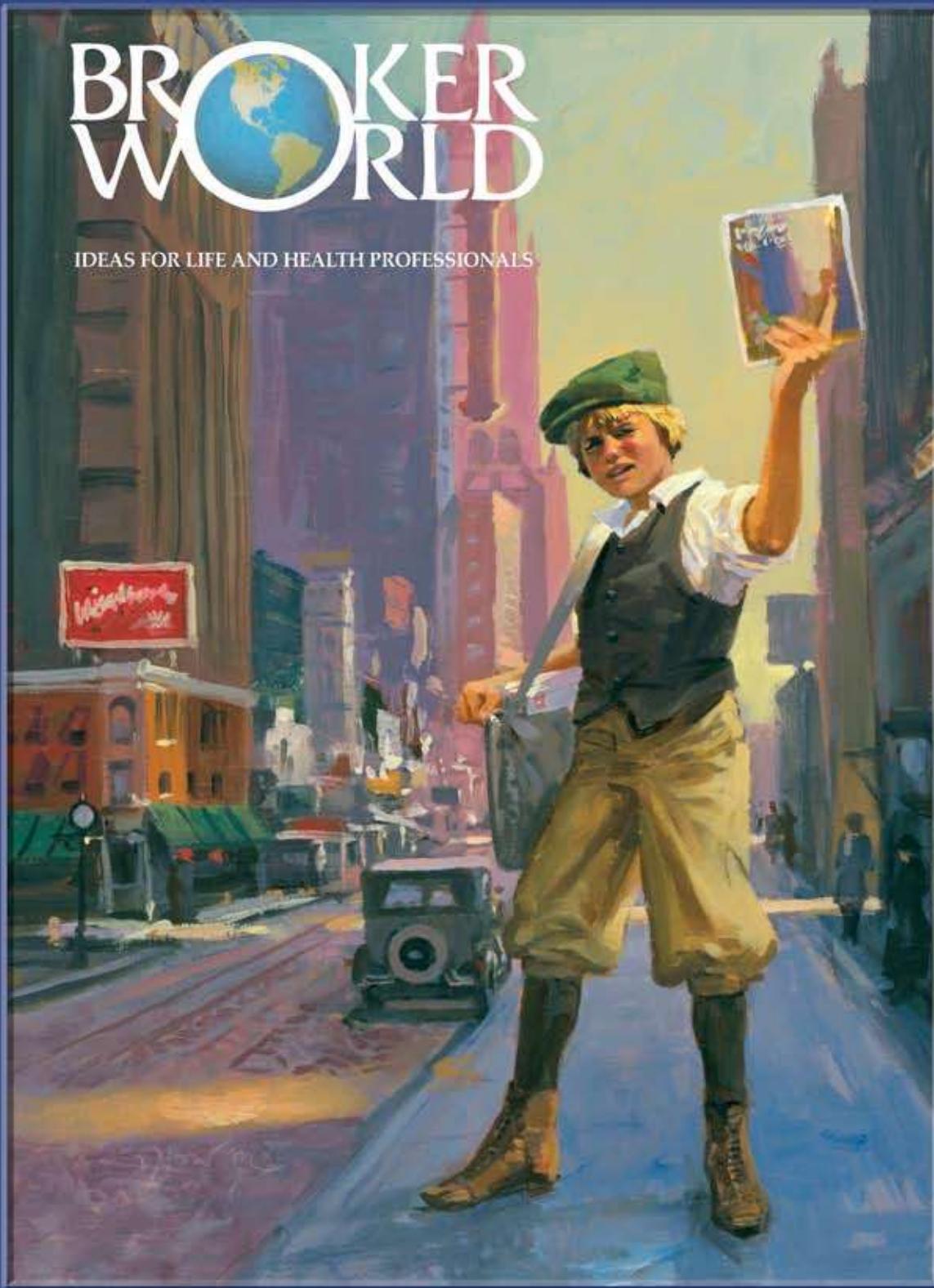


# **EXHIBIT 3**

# Long Term Care Survey

# 2013





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# 2013 Long Term Care Insurance Survey

This 2013 *Long Term Care Insurance Survey* is the fifteenth consecutive annual review of long term care insurance (LTCI) published by BROKER WORLD magazine. The survey compares products, reports sales distributions, and analyzes the changing marketplace.

Unless otherwise indicated, references are solely to the U.S. stand-alone LTCI market and exclude the exercise of future purchase options or other changes to existing coverage. Stand-alone refers to LTCI policies which *do not* include death benefits (other than returning premiums upon death or waiving a surviving spouse's premiums) or annuity or disability income benefits.

The data includes multi-life groups, which are certificates or individual policies sold with discounts and / or underwriting concessions, but not guaranteed issue, to groups of people based on common employment or affinity relationships. Except where *true group* is specifically mentioned, comments and data *do not* include sales of certificates to groups on a guaranteed issue basis.

Comparisons of worksite sales characteristics to overall sales characteristics will be discussed in the August issue of BROKER WORLD magazine.

## Highlights from This Year's Survey

### • Participants

LifeSecure and Thrivent are new participants in the survey, and Northwestern, while not displayed, contributed statistical data.

Mutual of Omaha/United of Omaha did not participate this year because the company is in the midst of a product change which includes gender-distinct pricing. New pricing was not complete and the company did not want gender-neutral pricing to appear in a publication that has a shelf-life to July 2014. United Security Assurance also is taking a one-year hiatus, but is still committed to the market and is filing its product in a new jurisdiction. In both cases, their products displayed last year are still available as this article is being written, except that Mutual of Omaha/United of

Omaha discontinued its worksite program.

### • Sales

- ✓ The 12 carriers that contributed statistical data to this survey sold 190,353 policies for \$466,167,460 of new annualized premium in 2012, plus 188 single premium policies with \$9.78 million of premium. No carriers currently sell stand-alone LTCI on a single premium basis.

- ✓ We estimate that the entire stand-alone LTCI industry, including insurers which discontinued sales, sold 232,800 policies (0.7 percent more than in 2011) for \$564.3 million of annualized premium (5.0 percent more than in 2011).

- ✓ Ignoring single premium sales, the reporting insurers sold 9.1 percent more policies in 2012 than in 2011 and 14.3 percent more annualized premium.

- ✓ Genworth, Prudential and Unum

## SPECIAL FOCUS

**Table 8**  
**Sales by Benefit Increase Type**

Benefit Increase Type	2012	2011	2010	2009	2008	2007
<b>Level Premium Benefit Increases</b>						
5% Compound for Life	32.7%	35.3%	34.9%	41.2%	47.6%	47.7%
5% Compound for 20 Years	0.0	0.9*	—	—	—	—
4% Compound	0.5	0.5	0.4	—	—	—
3% Compound	22.5	17.1	8.8	—	—	—
Other Compound	0.5	3.5	3.6	6.8	6.1	4.5
5% Simple for Life	6.8	9.7	12.2	14.6	18.3	20.2
Age-Adjusted	0.5*	0.0	0.0	0.0	0.0	0.0
Indexed Level Premium	4.0	8.1	14.4	10.9	6.0	3.7
<b>Increasing Premium Benefit Increases</b>						
Step-Rated	0.2	0.0	0.0	0.0	2.3	2.6
Deferred Compound Option	1.9	2.0	1.3	—	—	—
FPO**: Indexed	0.0	0.0	0.6	0.4	0.7	0.0
FPO**: Fixed	20.3	12.8	15.6	16.8	10.1	9.1
<b>Other</b>						
No Benefit Increases	9.9	9.2*	7.9	9.0	8.3	11.6
Other	0.2	0.5	0.3	0.4	0.6	0.6

\*Adjusted upward to make the total equal 100.0 percent.

\*\*Future Purchase Option

**Table 9**  
**Future Purchase Option Election Rates**

Year	2012	2011	2010
Election Rate	25.5%	24.4%	27.0%

of both-buy couples increased, perhaps due to fire sales before the reductions in couples' discounts, as well as a change in mix of contributing insurers and a change in reporting methodology by one participant.

One-of-a-couple sales are understated because 4.8 percent of sales were reported by insurers that could not identify such sales and some insurers may not be able to identify all such sales. Hence, although the carriers reported that 12.9 percent of buyers were one-of-a-couple in 2012, the true percentage may be 14 percent, with a corresponding decrease in single insureds. Overall, 27.7 percent of the couples in 2012 were reported to insure only one person.

Overall, our analysis suggests that 54.9 percent of buyers are women, but 69.1 percent of single people who buy are female. That should change somewhat with the shift to gender-distinct pricing.

*Shared Care and Other Couples' Features.*

Last year, we reported that the percentage of couples who both bought limited BP policies (eligible couples) and selected shared care was surprisingly low. This year it bounced back to 39.8 percent (Table 12 on page 9). Among insurers that offer shared care, 47.7 percent of eligible insureds purchased it.

Some products offer (or include automatically) joint waiver of premium (premium waived for both insureds if either qualifies) and/or survivorship features that waive premiums for a survivor after the first death if specified policy conditions are met. In 2012, 31 percent of policies sold to couples both buying included joint waiver of premium (46.4 percent for carriers that offer that feature, because it is often automatic) and 36 percent included survivorship (53.7 percent for carriers that offer that feature).

This year we queried, for the first time, about shared care sales by BP. Table 13

**Table 10**  
**Sales By Facility Elimination Period**

Number of Days	2012	2011	2010	2009	2008	2007
0 - 19	1.1%	1.2%	2.0%	2.8%	2.6%	3.0
20 - 44*	5.7	6.1	6.7	9.4	10.2	10.7
45 - 83*	1.0	1.7	10.8	11.7	4.8	5.7
84 - 100*	86.1	86.3	76.3	72.2	78.3	75.4
More Than 100	6.1	4.7	4.2	3.9	4.1	5.2

\*Prior to 2011, these categories were 20-30, 31-89 and 90-100.

Table 11 (on page 9) shows that sixty-seven percent of buyers were part of couples who both bought in 2012, 12.9 percent were reported as one-of-a-couple purchasers, and 19.9 percent were reported as single. Tighter underwriting would tend to depress the per-

centage of couples who both buy, especially as the industry seems to be improving at conserving the well spouse's policy (up to 75.8 percent based on limited data in 2012). Some insurers also lowered couples' discounts in 2012. Nonetheless, the percentage

## 2013 Annual Long Term Care Insurance Survey

See page 12 for description of abbreviations.

1 COMPANY NAME		BANKERS LIFE & CASUALTY		COUNTRY LIFE	
2 Policy Type	Comprehensive	Comprehensive	Facility Only	Comprehensive	
3 Product Marketing Name	GR-N620 (Standard Package)	GR-N650 (Premier Package)	Facility Only LTC	Comprehensive LTC	
4 Policy Form Number	GR-N620	GR-N650	LTC-520	LTC-500	
5 Year First LTCI Policy Offered	1985		1989		
6 Year Current LTCI Policy Was Priced	2009		2004		
7 Jurisdictions LTCI Available	All States (BLNY in NY)		23 States, No Northeast		
8 State Partnerships (as of January 1, 2013)	38 (Including CA,CT,IN)		18		
9 Financial Ratings (as of December 31, 2012)					
10 A.M. Best	B++		A+		
11 Standard & Poor's	BB+		Not Rated		
12 Moody's	Baa3		Not Rated		
13 Fitch	BBB		Not Rated		
14 COMDEX Ranking (as of May 1, 2013)	55		87		
15 Financials (Millions)					
16 Assets (December 31, 2012)	\$14,941		\$9,553		
17 Surplus (December 31, 2012)	\$915		\$1,027		
18 Percent Increase (Assets, Surplus)	3%, 12%		7%, 3%		
19 LTCI Premium (Millions)					
20 2012 First Year Premium	\$16.6		\$2.3		
21 2012 End of Year In-Force Premium	\$531.3		\$25.8		
22 Percent Increase (New Business, In-Force)	-2%, -4%		27%, 8%		
23 LTCI Lives Insured					
24 2012 First Year Issued	9,953		1,104		
25 2012 End of Year In-Force	298,693		17,631		
26 Percent Increase (New Business, In-Force)	-4%, -5%		13%, 5%		
27 Policy Ranges and Elimination Period Terms					
28 Issue Age Range, Gender Basis	18 - 89		18 - 84		
29 Daily, Weekly or Monthly Benefit Range	\$40 - \$400		\$50 - \$350		
30 Benefit Periods and/or Pools	1, 2, 3, 4, 5, 6, 8, L (500 - 2,500 Day BP Also Available)		2, 3, 4, 5, L		
31 Elimination Periods	0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460		30, 90, 180, 365		
32 Vanishing, Cumulative	Yes, Yes		Yes, Yes		
33 Elimination Period Crediting	3 HC/Week=7		Service Days		
34 Zero-Day HCBC EP with Longer NH EP	No	Facility Only	No		
35 Policy Benefits					
36 Number of Benefit Pools, EPs	1, 1	Facility Only	1, 1		
37 HCBC Payment Basis	Weekly	Monthly	Facility Only	Daily (Monthly Extra \$)	
38 Indemnity Facility, Indemnity HCBC	No, No		No, NA	Both Extra Cost	
39 Full Cash (Disability) Benefit	NA		NA		
40 Partial Cash (Disability) Alternative	NA		NA		
41 Additional Cash Benefit	25% (Extra Cost)		NA		
42 Assisted Living (Percent of NH Max)	50%	100%		100%	
43 Home Care Health Aide (Percent of NH Max)	50%	50%, 100%	Facility Only	50%, 100%	
44 Independent Professional, Non-Professional	Same, Not Covered		Facility Only	Both Same As Above	
45 Homemaker Services	Must Be Incidental		Facility Only	Must Be Incidental	
46 Informal Care (Other Than Family)	Not Covered		Facility Only	Use Excess Indemnity Over Qualified Cost	
47 Informal Family Care	Not Covered	Facility Only			
48 Benefit Increase Features					
49 Lifetime Compound Increases (Level Premium)	2%, 3%, 4%, 5%		5%		
50 Lifetime Simple Increases (Level Premium)	5%		5%		
51 Other Increases (Level Premium)	2 Decreasing Inflation Options Are Also Offered (See Other Comments)		NA		
52 Increased Before Claims Deducted?	No		No		
53 Future Purchase Options (FPO)	15% Every 3 Years		NA		
54 Benefit Increase Comments	FPO: To 89 If No Declines or Claims		NA		
55 Other Comments	5% Compound Through Age 60, Then Either 3% Compound or 5% Simple Through Age 75, Then 0%; HCO; FO				

GENWORTH		JOHN HANCOCK		KNIGHTS OF COLUMBUS	
Comprehensive Privileged Choice Flex 7052	Comprehensive Privileged Choice Flex 2 8000, 8001	Comprehensive Custom Care III (Gender Distinct) LTC-12	Worksite Custom Care III (Unisex) LTC-11	Facility Only K of C Care NHC01	Comprehensive K of C Care LTC01
1974	2012	1987	2012	2000	1999
All States & DC	All States & DC	All States & DC	All States & DC	All States & DC	All States & DC
37 (Including CA,CT,IN,NY)	28 (Including CA,CT,IN,NY)	28 (Including CA,CT,IN,NY)	None		
A	A+	A+	A++		
A-	AA-	AA-	AA+		
A3	A1	A1	Not Rated		
A-	AA-	AA-	Not Rated		
75	93	93	100		
\$36,879	\$227,142	\$227,142	\$19,402		
\$3,411	\$5,794	\$5,794	\$1,804		
3%, 10%	4%, 17%	4%, 17%	8%, 7%		
\$221.0	\$27.0	\$27.0	\$4.2		
\$2,358.8	\$1,559.2	\$1,559.2	\$49.3		
7%, 7%	-48%, 3%	-48%, 3%	17%, 11%		
89,977	9,415	9,415	3,248		
1,194,356	708,198	708,198	40,087		
0%, 4%	-54%, -2%	-54%, -2%	10%, 8%		
18 - 79	18 - 79, Sex-Distinct for Singles	18 - 79, Sex-Distinct	18 - 79	30 - 85	28
\$50 - \$400	\$50 - \$500	\$50 - \$500	\$50 - \$400		
2, 3, 4, 5, 6, 8, 10	2, 3, 4, 5, 6, 10	2, 3, 4, 5, 6, 10	3, 5, L		
30, 90, 180, 365	30, 60, 90, 180, 365	30, 60, 90, 180, 365	30, 60, 90, 180		
Yes, Yes	Yes, Yes	Yes, Yes	Yes, No		
Choice of Service Days; or Calendar Days After 1st Expense	Service Days	Service Days	Calendar Days		
Extra Cost; HC Days Retire FC EP	Extra Cost; HC Days Retire FC EP	Extra Cost; HC Days Retire FC EP	No		
1, 1	1, 1	1, 1	1, 1		
Daily (Monthly Extra \$)	Daily (Monthly Extra \$)	Daily (Monthly Extra \$)	Facility Only		
No, No	No, No	No, No	No, NA		
NA	NA	NA	NA		
NA	NA	NA	NA		
NA	15% (Extra Cost)	15% (Extra Cost)	NA		
50%, 100%	100%	100%	100%		
50%, 100%	100%	100%	100%		
Both Same As Above	Same, Not Covered	Up to 75% If No HCA in 40 Miles	Facility Only		
Same As Custodial Care	Also Informal Caregivers	Must Be Incidental	Facility Only		
Same As Above	Homemaker & Chore Svcs	Not Covered	Facility Only		
Family Members Only If Normal Compensation	Family Members Only If Normal Compensation as HC Provider Employee	Family Members Only If Normal Compensation as HC Provider Employee	Facility Only		
1, 1	1, 1	1, 1	1, 1		
3%, 5%	3%, 4%, 5%	5%, CPI	5%		
5%	NA	NA	NA		
NA	CPI to Age 75, Benefit Builder	CPI to Age 75, Benefit Builder	NA		
Yes	No	No	No		
NA	15.76% Every 3 Years	10%/3 Years w/Benefit Builder (5%/3 Years w/CPI BIO)	10% of Orig MDB Every 2 Years Until 2 Straight Declines or On Claim		
NA		Benefit Builder Excess Interest Buys Pd-Up Additions; No FPO at Ages 76+, If On Claim in Past 2 Yrs, or If Declined 2x. Benefit Builder FPO Also Lost If 1 Decline for Issue Age 65+ or If Ever Received Benefits	54		
Same Generation Relatives Can Qualify for Spousal Discounts; Coordinates Benefits with All Other LTCI	Gender-Distinct Pricing for Single Policies but Not Couples; Coordinates Benefits with All Other LTCI	Declined 2x. Benefit Builder FPO Also Lost If 1 Decline for Issue Age 65+ or If Ever Received Benefits	55		

## 2013 Annual Long Term Care Insurance Survey

See page 12 for description of abbreviations.

56 COMPANY NAME	BANKERS LIFE & CASUALTY		COUNTRY LIFE	
57 Product Marketing Name	GR-N620 (Standard Package)	GR-N650 (Premier Package)	Facility Only LTC	Comprehensive LTC
58 Sales Rep/Source for More Info	www.bankerslife.com		866-856-4760	
<b>59 Ancillary Benefits</b>				
60 Bed Reserve Days/Year, Respite during EP?	60+Other, No	60+Other, 21	30, 30	
61 Alternative Plan of Care (APC)	No	Contractual After EP	Contractual After EP	
62 Home Modification	NA	30 x MDB	Facility Only	50 x MDB
63 Caregiver Training Benefit	NA	25% of Monthly HC	Facility Only	3 x MDB
64 Emergency Alert	NA	5% HC MMB; Max 12 Months	Facility Only	50 x MDB
65 Equipment Benefit	NA	5% HC MMB; Max 12 Months	Facility Only	50 x MDB
66 Drug, Ambulance Benefit	NA, \$75/Trip x 4x/Year		NA	NA
<b>67 Claims Issues</b>				
68 Conditional Receipt Protection	No		No	
69 Coverage Beyond USA	Canada (Other = 30 Days)		No	
70 Provider Discounts ( <i>Directly or Indirectly</i> )	No		No	
71 Care Coordination Available From	Through Network		Through Network	
72 Third Party Care Coordinator Limits	None		None	
73 Independent Review	Extended to In-Force in States with IR; Initiates IR for Client		Extended to In-Force in States with IR	
<b>74 Premiums and Discounts</b>				
75 Preferred Discount	10%		10%	
76 Substandard Extra Ratings	25%, 50%, 100%		None	
77 Two-Spouse, Two-Partner Discounts	35%, 10%		30%, 0%	
78 Requires Identical Coverage?	No		No	
79 If Spouse is a Surprise Decline?	Reduced		Reduced	
80 If Spouse Answers Yes to Knockout Question?	Reduced		Reduced	
81 One-Spouse Discount ( <i>Only 1 Spouse Applies</i> )	15%		15%	
82 Maximum Best UW Class & Spouse Discount	41.50%		40%	
83 Later Marriage Earns Discount For	Current & New Spouse		Current & New Spouse	
84 Most Common Employer, Affinity Discount	NA, 5%		NA	
85 Minimum Size Employer Group, Number Apps	NA		NA	
86 Minimum Size Affinity Group, Number Apps	Varies		NA	
87 Credit Card: Frequencies Accepted	None		None	
<b>88 Non-Level Premiums</b>				
89 Fixed Periods	10, 20		10	
90 Paid Up at Ages	NA		65	
91 Other Options	NA		NA	
<b>92 Waiver of Premium</b>				
93 First Premium Waived (Days)	Elimination		Elimination	
94 Home and Community Based Care Waiver	Yes	Facility Only	Yes	
95 Joint Waiver	Extra Cost	Automatic	Extra Cost	
<b>96 Return of Premium Upon Death (ROP)</b>				
97 ROP Design 1	Net; Grades from 10% @ 4th Year to 100% @ Year 20+		Net, Decrease to \$0 @ Age 80	
98 ROP Design 2	NA		NA	
<b>99 Other Riders and Features</b>				
100 Paid Up Survivor Benefit	Extra Cost		Extra Cost	
101 Both People Must Survive Number of Years	10		10	
102 Claim-Free Requirement?	No		No	
103 Shared Care Benefit	Permanent Extra \$, Third Pool	NA	Permanent Extra \$	
104 Other Shared Care Aspects				
105 Restoration of Benefits	Extra Cost	Included	Extra Cost	
106 Other Comments	Extra-Cost Rider Ups Survivor's Daily Benefit 50% But Survivor's Premium Is Unchanged; Return of Premium Applies on Lapse Also			
<b>107 Non-Tax-Qualified Policies (NTQ)</b>				
108 NTQ: Percent of Sales, Extra Cost	8%, 6%		100% TQ	
109 NTQ: Facility and Home Care Triggers	Double/2 ADL, Double/2 ADL		NA	
<b>110 Combination Policies Offered</b>				
111	None		Life	

56	GENWORTH	JOHN HANCOCK	KNIGHTS OF COLUMBUS
57 Product Marketing Name	Privileged Choice Flex www.genworth.com	Privileged Choice Flex 2 www.genworth.com	Custom Care III ( <i>Gender Distinct</i> ) 800-270-1700
58 Sales Rep/Source for More Info			K of C Care paul.lochs@kofc.org
59 Ancillary Benefits			59
60 Bed Reserve Days/Year, Respite during EP?	60+Other, 30	60+Other, No	21, 21
61 Alternative Plan of Care (APC)	Contractual After EP	Contractual After EP	By Company Practice Contractual After EP
62 Home Modification	NA	3 x Monthly Max*	Facility Only \$1,000/Calendar Year
63 Caregiver Training Benefit	NA	Included Above*	Facility Only \$500/Calendar Year
64 Emergency Alert	NA	Included Above*	LifePlans Provider Discount Program*
65 Equipment Benefit	NA	Included Above*	Facility Only \$1,000/Calendar Year
66 Drug, Ambulance Benefit	NA, \$75/Trip x 4x/Year	NA	NA, \$250/Year
67 Claims Issues			67
68 Conditional Receipt Protection	Limited, After Application NH 75%/4 Yrs; HC 25%/1 Yr	Full, After UW Reqt International (365)	No 68
69 Coverage Beyond USA	No	Yes, for Relatives Too	No 69
70 Provider Discounts ( <i>Directly or Indirectly</i> )	No	Through Network	Yes 70
71 Care Coordination Available From	Through Network	Client's Choice	Client's Choice* 71
72 Third Party Care Coordinator Limits	None	Up to 10 x MDB (1/3 Monthly Max)	\$500/Calendar Year 72
73 Independent Review	Initiates IR for Client	Extended to All States for NB & Some for In-Force	Extended to All States and All In-Force 73
74 Premiums and Discounts			74
75 Preferred Discount	None	"Pfd Best" is 90% x "Pfd" which is 80%-97% x	None 75
76 Substandard Extra Ratings	None	"Sel"; "Std" is 125% x "Sel"	None 76
77 Two-Spouse, Two-Partner Discounts	20%, 20%	Females-49%; Males-28%; Varies By Age	30%, 30% 15%, 0% 77
78 Requires Identical Coverage?	No	No	No 78
79 If Spouse is a Surprise Decline?	Reduced	Reduced	Lost Unchanged 79
80 If Spouse Answers Yes to Knockout Question?	Reduced	Reduced	Lost Unchanged 80
81 One-Spouse Discount ( <i>Only 1 Spouse Applies</i> )	15%	85% of Single Rate	0% 10% 81
82 Maximum Best UW Class & Spouse Discount	41.50%	20% Female~60%; Male~38%	35% 15% 82
83 Later Marriage Earns Discount For	Current & New Spouse	Current (If Within 12 Months) & New Spouse	Neither New Spouse 83
84 Most Common Employer, Affinity Discount	NA, 5%	NA	NA 84
85 Minimum Size Employer Group, Number Apps	NA	NA	NA 85
86 Minimum Size Affinity Group, Number Apps	Varies	NA	NA 86
87 Credit Card: Frequencies Accepted	None	M, Q, SA, A (First Payment Only)	None 87
88 Non-Level Premiums			88
89 Fixed Periods	NA	NA	NA 89
90 Paid Up at Ages	NA	95 (Automatic)	NA 90
91 Other Options	NA	NA	NA 91
92 Waiver of Premium			92
93 First Premium Waived (Days)	Elimination	Elimination	Elimination 93
94 Home and Community Based Care Waiver	Yes	Yes	Yes 94
95 Joint Waiver	Extra Cost	Automatic w/Shared Care; Otherwise No	Extra Cost Not Offered 95
96 Return of Premium Upon Death (ROP)			96
97 ROP Design 1	Net; Grades from 10% @ 4th Year to 100% @ Year 20+	Net, Decrease to \$0 @ Age 80	Net, 100% Starts @ 10th Year Incl: Death Before 65 97
98 ROP Design 2	NA	NA	Net, Decreasing to \$0 @ Age 75 NA 98
99 Other Riders and Features			99
100 Paid Up Survivor Benefit	Extra Cost	Extra Cost	Not Offered 100
101 Both People Must Survive Number of Years	10	10	NA 101
102 Claim-Free Requirement?	No	Yes	NA 102
103 Shared Care Benefit	Permanent Extra \$, Third Pool	Extra Cost Ends If Partner Dies	Extra Cost Ends If Partner Dies. If Pool Depleted, Joint WP; Survivor Protected for At Least 1/2 Original Bucket Spouse <91 & No Claim in 2 Years, Can Buy 2 Year BP 103
104 Other Shared Care Aspects	NA	NA	Permanent Extra \$ 104
105 Restoration of Benefits	Extra Cost	Extra Cost	NA 105
106 Other Comments	Extra-Cost Rider Ups Survivor's Daily Benefit 50% But Survivor's Premium Is Unchanged; Return of Premium Applies on Lapse Also	Online Live+Well Program Developed by Mayo Clinic	Benefit Builder Provides Paid-up Additions Based on Excess Earned Interest (Portfolio Rate - 3%) 106
107 Non-Tax-Qualified Policies (NTQ)			107
108 NTQ: Percent of Sales, Extra Cost	8%, 6%	100% TQ	Only in CA: 0%, 10% 108
109 NTQ: Facility and Home Care Triggers	Double/2 ADL, Double/2 ADL	NA	More Than 6 ADLs, Same As TQ 109
110 Combination Policies Offered			110
111	None	Life	None 111

## 2013 Annual Long Term Care Insurance Survey

See page 12 for description of abbreviations.

1 COMPANY NAME	LIFESECURE		MEDAMERICA	
2 Policy Type	Comprehensive	Worksite	Comprehensive	Comprehensive with Cash Rider
3 Product Marketing Name	LifeSecure Long Term Care	LifeSecure OMTH (Worksite Program)	Simplicity II	FlexCare
4 Policy Form Number	LS-0002	LS-0002	SPL2-336	FC-336
5 Year First LTCI Policy Offered	2006		1987	
6 Year Current LTCI Policy Was Priced	2007		2007	2011
7 Jurisdictions LTCI Available	All But CT,MA,ME,NH,NY,NJ		All States & DC	
8 State Partnerships (as of January 1, 2013)	24		16 (Including CT,NY)	
9 Financial Ratings (as of December 31, 2012)				
10 A.M. Best	Not Rated		B++	
11 Standard & Poor's	Not Rated		A-	
12 Moody's	Not Rated		Not Rated	
13 Fitch	Not Rated		Not Rated	
14 COMDEX Ranking (as of May 1, 2013)	NA		49	
15 Financials (Millions)				
16 Assets (December 31, 2012)	\$186		\$1,235	
17 Surplus (December 31, 2012)	\$24		\$48	
18 Percent Increase (Assets, Surplus)	24%, -9%		10%, -21%	
19 LTCI Premium (Millions)				
20 2012 First Year Premium	\$3.9		\$10.0	
21 2012 End of Year In-Force Premium	\$29.2		\$135.9	
22 Percent Increase (New Business, In-Force)	11%, 12%		32%, 6%	
23 LTCI Lives Insured				
24 2012 First Year Issued	2,801		5,135	
25 2012 End of Year In-Force	26,901		82,977	
26 Percent Increase (New Business, In-Force)	12%, 7%		10%, 3%	
27 Policy Ranges and Elimination Period Terms				
28 Issue Age Range, Gender Basis	18 - 84		18 - 85	
29 Daily, Weekly or Monthly Benefit Range	\$750 - \$15,000/Month		\$1,500 - \$16,000/Month	
30 Benefit Periods and/or Pools	\$75K - \$1KK in \$5K Increments		5 Pools: \$100K - \$500K, \$1KK	
31 Elimination Periods	1, 2, 3, 4, 5, 6, 7, 8, 10		30, 60, 90, 180	
32 Vanishing, Cumulative	Yes, Yes		Yes, Yes	
33 Elimination Period Crediting	Calendar Days		Calendar Days	
34 Zero-Day HCBC EP with Longer NH EP	No		No, But 20-Day HC EP Avail (Extra \$) w/Longer Facility EP	
35 Policy Benefits				
36 Number of Benefit Pools, EPs	1, 1		1, 1	
37 HCBC Payment Basis	Monthly		Monthly	
38 Indemnity Facility, Indemnity HCBC	No, No		Disability, Disability	
39 Full Cash (Disability) Benefit	NA		Automatic	
40 Partial Cash (Disability) Alternative	NA		Disability	
41 Additional Cash Benefit	NA		NA	
42 Assisted Living (Percent of NH Max)	100%		100%, 75%, 100%, 125%	
43 Home Care Health Aide (Percent of NH Max)	100%		75%, 100%	
44 Independent Professional, Non-Professional	Same, Reduced		Disability	
45 Homemaker Services	Must Be Incidental		Disability	
46 Informal Care (Other Than Family)	Reduced		Cash Rider Can Cover This	
47 Informal Family Care	"Flexible Benefit": 50% of Unused Benefit Can Be Used for Other Care Specified in the Plan of Care, Including Family Caregiving		Disability (Cash) Benefit Can Be Used for Any Purpose	
48 Benefit Increase Features				
49 Lifetime Compound Increases (Level Premium)	3%, 5%		3%, 5%	
50 Lifetime Simple Increases (Level Premium)	NA		5%	
51 Other Increases (Level Premium)	NA		5% Compound to 2x	
52 Increased Before Claims Deducted?	No		5% CBIO to 2x; Tiered; MDB Increase	
53 Future Purchase Options (FPO)	15% Every 3 Years		NA	
54 Benefit Increase Comments	Unlimited Offers Until Age 80 No Matter How Many Times the Insured Declines		10% Every 2 Years Until Declined 2x or On Claim; Premium for the FPO Continues Even If FPO Feature No Longer Exists	
55 Other Comments	Electronic App		Pays Monthly Cash Ben w/o Regard to Services or Amounts Used; HCO & FO Available	

MASSMUTUAL	STATE FARM	THRIVENT	TRANSAMERICA	1
Comprehensive	Comprehensive	Comprehensive	Comprehensive	2
SignatureCare 500	Long Term Care Insurance	Thrivent Long Term Care Insurance	TCIII	3
MM500-P-2	97062	ICC12 H-HL-LTC	ICC13 TLC-4	4
2000	1997	1987	1987	5
2012	2011	2012	2013	6
All States & DC, Puerto Rico	All But MA,NJ,RI	All But Perhaps NY	All States & DC	7
36 (Including CT,IN,NY)	31 (Including IN)	35	38 (Including CT,IN)	8
A++	A++	A++	A+	9
AA+	AA	Not Rated	AA-	10
Aa2	Not Rated	Not Rated	A1	11
AA+	Not Rated	AA	AA-	12
98	98	98	93	13
\$167,510	\$123,038	\$68,425	\$105,497	14
\$12,687	\$65,242	\$4,386	\$5,471	15
13%, 11%	14%, 7%	10%, 10%	3%, 7%	16
\$29.0	\$12.6	\$0.9	\$20.8 (Plus \$9.8 of Single Premium)	17
\$204.2	\$188.1	\$189.5	\$471.8	18
42%, 14%	-5%, 4%	NA	45%, 0%	19
8,667	5,973	384	10,798	20
76,988	131,000	126,154	265,512	21
40%, 11%	-10%, 2%	NA	52%, 1%	22
18 - 79	30 - 79	18 - 79	18 - 79, Sex-Distinct	23
\$50 - \$400	\$100 - \$500 (Weekly for HC)	\$1,500 - \$15,000/Month	\$50 - \$500	24
2, 3, 4, 5, 6	2, 3, 5	2, 3, 5, 8, 10	\$224 - \$500	25
30, 60, 90, 180	30, 90, 180	30, 90, 180	\$18,250-\$1,095,000	26
Yes, Yes	Yes, Yes	Yes, Yes	\$81,760-\$1,095,000	27
Service Days	Service Days	1 HC/Week=7	10 x Daily Max Each Month	28
Extra Cost; HC Days Retire FC EP	No	Extra Cost; HC Days Retire FC EP	NA	29
Included				
1, 1	1, 1	1, 1	1, 2 (0-Day HC)	30
Daily (Monthly Extra \$)	Weekly	Monthly	Daily (Monthly Extra \$)	31
No, No	No, No	No, No	No, No	32
NA	NA	NA	NA	33
NA	NA	NA	10 x Daily Max Each Month	34
100%	100%	100%	NA	35
100%	100%	100%	NA	36
Same, Not Covered	Same, Not Covered	Same, Not Covered	Through Partial Cash Alt	37
Same As Custodial Care	Same As Custodial Care	Same As Custodial Care	Same As Custodial Care	38
Not Covered	Not Covered	Not Covered	Through Partial Cash Alt	39
Not Covered	Not Covered	Not Covered	Through Partial Cash Alt	40
3%, 5%	5%	3%, 5%	5%	41
NA	5%	NA	NA	42
NA	NA	NA	NA	43
No	No	No	No	44
NA	Every 5 Years	5% Each Year	NA	45
NA	\$25 of MDB Every 5 Years From Ages 45-65 If Not Claim-Eligible	FPO Provides Automatic 5% Increases Each Year, Unless Declined, Until 3 Consecutive Offers are Declined. Always Applies When on Claim	If No BIO Is Purchased, It Can Be Bought at the 1st, 3rd or 5th Anniv If Haven't Been Claim-Eligible	46
5% Compound BIO Required by Partnership				
3%, 5% Step-Rated; Prem & Maximums Incr Same % Each Year	3%, 5% Step-Rated; Prem & Maximums Incr Same % Each Year	3%, 5% Step-Rated; Prem & Maximums Incr Same % Each Year	If No BIO Is Purchased, It Can Be Bought at the 1st, 3rd or 5th Anniv If Haven't Been Claim-Eligible	47

## 2013 Annual Long Term Care Insurance Survey

See page 12 for description of abbreviations.

56 COMPANY NAME	LIFESECURE		MEDAMERICA	
57 Product Marketing Name	LifeSecure Long Term Care	LifeSecure OMTH (Worksite Program)	Simplicity II	FlexCare
58 Sales Rep/Source for More Info			http://agents.yourlongtermcare.com/	
<b>59 Ancillary Benefits</b>				
60 Bed Reserve Days/Year, Respite during EP?	365+Other, No	Disability, No ( <i>Disability After EP</i> )	30+Other, 30	
61 Alternative Plan of Care (APC)	Contractual After EP	Disability	Contractual After EP	
62 Home Modification	Covered Under the Flexible Benefit	Disability	Same as Emergency Alert	
63 Caregiver Training Benefit	Covered Under the Flexible Benefit	Disability	10 x MDB	
64 Emergency Alert	APC	Disability	Covered Up to MDB; MedAmerica	
65 Equipment Benefit	Covered Under the Flexible Benefit	Disability	May Agree to Pay More Via APC	
66 Drug, Ambulance Benefit	NA	Disability	NA	
<b>67 Claims Issues</b>				
68 Conditional Receipt Protection	No	No		
69 Coverage Beyond USA	Canada Only	Same as USA		
70 Provider Discounts ( <i>Directly or Indirectly</i> )	Yes	Yes		
71 Care Coordination Available From	Client's Choice	Company Staff		
72 Third Party Care Coordinator Limits	No Limit	None		
73 Independent Review	As Required By Law	Extended to All States and All In-Force		
<b>74 Premiums and Discounts</b>				
75 Preferred Discount	10%	10%		
76 Substandard Extra Ratings	40%	None		
77 Two-Spouse, Two-Partner Discounts	30%, 30%	40%, 40%	30%, 30% ( <i>22% in Worksite</i> )	
78 Requires Identical Coverage?	No	No		
79 If Spouse is a Surprise Decline?	Unchanged	Reduced		
80 If Spouse Answers Yes to Knockout Question?	Unchanged	Reduced		
81 One-Spouse Discount ( <i>Only 1 Spouse Applies</i> )	10%	20%	15%	
82 Maximum Best UW Class & Spouse Discount	37%	35.7%	46% 37%	
83 Later Marriage Earns Discount For	Current & New Spouse	Current & New Spouse ( <i>Sometimes</i> )		
84 Most Common Employer, Affinity Discount	NA, 5%	5%, NA	5%, 5% 10%, 10%	
85 Minimum Size Employer Group, Number Apps	NA	3, 3 Employees	3, 1	
86 Minimum Size Affinity Group, Number Apps	200, NA	NA	1, 1 500 ( <i>Fewer by Exception</i> ), 1	
87 Credit Card: Frequencies Accepted	M, Q, SA, A	M, Q, SA, A		
<b>88 Non-Level Premiums</b>				
89 Fixed Periods	10	10	10, 20	
90 Paid Up at Ages	65	65	NA	
91 Other Options	NA	NA		
<b>92 Waiver of Premium</b>				
93 First Premium Waived (Days)	Elimination	Elimination		
94 Home and Community Based Care Waiver	Yes	Yes		
95 Joint Waiver	Not Offered	Extra Cost		
<b>96 Return of Premium Upon Death (ROP)</b>				
97 ROP Design 1	Net, 100%	Full, 100%	Net, 100% to 65, Grades to 0 @ 75	
98 ROP Design 2	NA	Net, 100%	Net, 100% to 80, Then 0	
<b>99 Other Riders and Features</b>				
100 Paid Up Survivor Benefit	Not Offered	Extra Cost		
101 Both People Must Survive Number of Years	NA	10		
102 Claim-Free Requirement?	NA	No		
103 Shared Care Benefit	Available Only in CA at This Time	Permanent Extra \$	Permanent Extra \$, Third Pool That Must Keep 2 Years for Spouse Can Differ from Client-Specific Pools	
104 Other Shared Care Aspects			Extra Cost	
105 Restoration of Benefits	NA			
106 Other Comments	Simplified Issue Available	Claims Paid Beginning of Month, So No Need to Prove Amount of Claim (Requires Cash Benefit Rider w/FlexCare); Simplified UW Available		
<b>107 Non-Tax-Qualified Policies (NTQ)</b>				
108 NTQ: Percent of Sales, Extra Cost	100% TQ	100% TQ		
109 NTQ: Facility and Home Care Triggers	NA	NA		
<b>110 Combination Policies Offered</b>				
111	None	None		

56	MASSMUTUAL	STATE FARM	THRIVENT	TRANSAMERICA	56	
57 Product Marketing Name	SignatureCare 500 800-767-1000	Long Term Care Insurance	Thrivent Long Term Care Insurance 1-800-THRIVENT	TCIII Carroll Golden, 817-285-3451, Carroll.Golden@Transamerica.com	57	
58 Sales Rep/Source for More Info					58	
59 Ancillary Benefits					59	
60 Bed Reserve Days/Year, Respite during EP?	60+Other, 30	30+Other, No	60+Other, 60	60, 30	60	
61 Alternative Plan of Care (APC)	Contractual After EP	Disability	Contractual After EP	Contractual After EP	61	
62 Home Modification	Covered Under the Flexible Benefit	Disability	Same as Emergency Alert	60 x MDB If Care Coord Is Used*	62	
63 Caregiver Training Benefit	Covered Under the Flexible Benefit	Disability	10 x MDB	Included Above*	63	
64 Emergency Alert	APC	Disability	Covered Up to MDB; MedAmerica	Included Above*	64	
65 Equipment Benefit	Covered Under the Flexible Benefit	Disability	May Agree to Pay More Via APC	Included Above*	65	
66 Drug, Ambulance Benefit	NA	Disability	NA	NA	66	
67 Claims Issues					67	
68 Conditional Receipt Protection	Full, After UW Req	Full, After App	Full, After UW Req	Full, After App	68	
69 Coverage Beyond USA	1/2 MDB to 1/4 Max LT Benefit	No	Int'l (2x Max Monthly Benefit)	Full in Canada, Elsewhere: Cash Benefit Only	69	
70 Provider Discounts ( <i>Directly or Indirectly</i> )	No	No	No	No	70	
71 Care Coordination Available From	Through Network	Through Network	Through Network	Through Network	71	
72 Third Party Care Coordinator Limits	None	None	None	None	72	
73 Independent Review	As Required By Law	Extended to Some IF & Some States	Extended to In-Force in States with IR	As Required By Law	73	
74 Premiums and Discounts					74	
75 Preferred Discount	10%	10%	10%	10%	75	
76 Substandard Extra Ratings	40%	None	25%, 50%	25%, 50%	76	
77 Two-Spouse, Two-Partner Discounts	30%, 30%	40%, 40%	30%, 30% ( <i>22% in Worksite</i> )	20%, 20%	77	
78 Requires Identical Coverage?	No	No	No	Yes	78	
79 If Spouse is a Surprise Decline?	Reduced	Reduced	Reduced	Reduced	79	
80 If Spouse Answers Yes to Knockout Question?	Reduced	Reduced	Lost	Reduced	80	
81 One-Spouse Discount ( <i>Only 1 Spouse Applies</i> )	10%	20%	0%	10%	81	
82 Maximum Best UW Class & Spouse Discount	37%	35.7%	37%	45%	82	
83 Later Marriage Earns Discount For	Current & New Spouse	Current & New Spouse ( <i>Sometimes</i> )	Current & New Spouse	Current & New Spouse If Same Policy Form & Benefits	83	
84 Most Common Employer, Affinity Discount	NA, 5%	5%, NA	NA	NA, 5%	84	
85 Minimum Size Employer Group, Number Apps	NA	3, 3 Employees	NA	NA	5, 5 Ees (More for SUW or MGI)	85
86 Minimum Size Affinity Group, Number Apps	200, NA	NA	NA	250, 12+/Year	NA	86
87 Credit Card: Frequencies Accepted	M, Q, SA, A	M, Q, SA, A	None	M, Q, SA, A ( <i>First Payment Only</i> )		87
88 Non-Level Premiums					88	
89 Fixed Periods	10	10	10	NA	89	
90 Paid Up at Ages	65	65	65	NA	90	
91 Other Options	NA	NA	NA	NA	91	
92 Waiver of Premium					92	
93 First Premium Waived (Days)	Elimination	90 Service	Elimination	Elimination	93	
94 Home and Community Based Care Waiver	Yes	Yes	Extra Cost	Automatic But NA If Substandard	94	
95 Joint Waiver	Not Offered	Not Offered	Automatic w/Shared Care Rider	Extra Cost	95	
96 Return of Premium Upon Death (ROP)					96	
97 ROP Design 1	Net, 100%	Full, 100%	Net, 100% to 65, Grades to 0 @ 75	Incl: Death Before Age 67	97	
98 ROP Design 2	NA	Net, 100%	Net, 100% to 80, Then 0	Net, 100%	98	
99 Other Riders and Features					99	
100 Paid Up Survivor Benefit	Not Offered	Extra Cost		Not Offered	100	
101 Both People Must Survive Number of Years	NA	10		NA	101	
102 Claim-Free Requirement?	NA	No		NA	102	
103 Shared Care Benefit	Available Only in CA at This Time	Permanent Extra \$	Permanent Extra \$, Third Pool That Must Keep 2 Years for Spouse Can Differ from Client-Specific Pools	Extra Cost Ends If Partner Dies. If Pool Depleted, Spouse <65 & No Clm in 2 Yrs, Can Buy 2 Yr BP	103	
104 Other Shared Care Aspects			Extra Cost		104	
105 Restoration of Benefits	NA		Included	Extra Cost	105	
106 Other Comments	Simplified Issue Available	Claims Paid Beginning of Month, So No Need to Prove Amount of Claim (Requires Cash Benefit Rider w/FlexCare); Simplified UW Available				
107 Non-Tax-Qualified Policies (NTQ)					107	
108 NTQ: Percent of Sales, Extra Cost	100% TQ	100% TQ		100% TQ	108	
109 NTQ: Facility and Home Care Triggers	NA	NA	NA	NA	109	
110 Combination Policies Offered					110	
111	None	None	Annuites	None	111	

## 2013 Long Term Care Insurance Survey

**Company (Product): Best Rating Class;  
Up to \$100/Day; 90-Day Elimination Period**

• **Jurisdictions LTCI Available** (row 7) generally shows the jurisdictions in which the insurer sells, or intends to sell, LTCI. A displayed product may not be available in all of these states. (In fact one displayed product is available only in the CT Partnership.) It is possible that in some of the states we show, the insurer sells through an affiliate (such as a NY company); the displayed information might not apply to the affiliate.

• **State Partnerships** (row 8) identifies the number of state partnerships in which the insurer participated as of January 1, 2012 and specifically identifies any of the original four state partnerships (CA, CT, IN and NY) in which the insurer participates.

• **Financial Ratings and Ranking** (rows 9-14) lists each company's ratings from the four major rating agencies (A.M. Best, Standard & Poor's, Moody's, and Fitch). Row 14 shows Ebix's COMDEX ranking as of May 1, 2013.

The COMDEX ranking is from *Vital Signs*, a publication of EbixLife, Inc. EbixLife converts each company's A.M. Best, Standard & Poor's, Moody's, and Fitch ratings into a percentile ranking. For insurers rated by at least two of these rating agencies, EbixLife produces a COMDEX ranking by averaging that insurer's percentile rankings.

The COMDEX ranking has two key advantages: it combines the evaluations of several rating agencies and its percentile ranking makes it easier to understand how a company compares to its peers.

• **Financials** (rows 15-18) reflect the insurer's statutory assets and surplus (*in millions*) for year-end 2012, and the percentage changes from the previous year. These figures include neither assets nor surplus of related companies nor reflect assets under management.

• **LTCI Premium** (rows 19-22) lists the annualized premiums (*in millions*) for policies sold in 2012 and, separately, of policies in force on December 31, 2012, and the percentage changes from the previous year.

• **LTCI Lives Insured** (rows 23-26)

	Without Benefit Increases				5% Compound Benefit Increases				Without Benefit Increases				5% Compound Benefit Increases							
	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70				
<b>Lifetime Benefit Period</b>	<b>Single Insured</b>								<b>Single Insured</b>								<b>Heterosexual Couple</b>			
Bankers Life (GR-N620)	\$465	\$760	\$1,368	\$3,080		\$2,642	\$3,184	\$4,091	\$6,454	\$605	\$988	\$1,778	\$4,004	\$3,435	\$4,139	\$5,319	\$8,391			
Bankers Life (GR-N650)	662	1,079	1,932	4,293		3,739	4,473	5,725	8,964	869	1,424	2,602	6,040	4,910	5,902	7,712	12,609			
Country Life (Comprehensive)	529	721	1,172	3,123		2,047	2,244	2,743	5,152	706	961	1,563	4,165	2,729	2,992	3,657	6,870			
Country Life (Facility Only)	439	586	930	2,444		1,610	1,759	2,134	3,990	585	781	1,240	3,259	2,147	2,345	2,845	5,319			
Knights of Columbus (Comprehensive)	330	608	1,060	2,560		1,230	1,733	2,420	4,482	561	1,034	1,802	4,353	2,091	2,946	4,115	7,620			
Knights of Columbus (Facility Only)	172	316	657	1,792		614	865	1,441	3,012	292	538	1,117	3,047	1,044	1,471	2,449	5,121			
<b>Three-Year Benefit Period</b>	<b>Single Insured</b>								<b>Single Insured</b>								<b>Heterosexual Couple</b>			
Bankers Life (GR-N620)	268	421	749	1,691		1,395	1,674	2,150	3,419	348	548	974	2,198	1,814	2,176	2,795	4,444			
Bankers Life (GR-N650)	357	561	996	2,231		1,849	2,219	2,851	4,508	468	736	1,329	3,047	2,428	2,913	3,802	6,161			
Country Life (Comprehensive)	319	431	689	1,755		1,285	1,411	1,735	2,913	425	574	919	2,340	1,713	1,881	2,314	3,884			
Country Life (Facility Only)	251	329	505	1,267		913	998	1,220	2,036	335	438	674	1,690	1,217	1,331	1,626	2,714			
Genworth (Privileged Choice Flex)	584	626	895	2,261		1,246	1,408	1,852	3,680	934	1,002	1,432	3,618	1,994	2,254	2,962	5,888			
Genworth (Privileged Choice Flex 2)	475/669	505/764	709/967	1,791/2,443		1,195/1,585	1,339/1,825	1,529/2,353	2,982/4,175	774	858	1,934	2,238	1,822	2,276	2,600	3,812			
John Hancock (Custom Care III Unisex)						2,421	2,511	2,682	4,095					3,497	3,627	3,874	5,915			
John Hancock (Custom Care III Gender Distinct)						1,953/3,069	2,007/3,114	2,106/3,213	3,348/4,797					3,627	3,699	3,842	5,883			
Knights of Columbus (Comprehensive)	200	363	626	1,499		724	1,016	1,415	2,612	340	617	1,064	2,548	1,230	1,728	2,406	4,440			
Knights of Columbus (Facility Only)	130	236	407	1,049		452	634	883	1,755	221	401	692	1,784	768	1,078	1,501	2,984			
MassMutual (500 Series)	454	576	923	2,131		2,470	2,472	2,700	4,391	635	807	1,292	2,984	3,459	3,461	3,781	6,147			
MedAmerica (FlexCare)	248	409	734	1,656		1,355	1,652	2,100	3,283	348	572	1,028	2,318	1,898	2,313	2,940	4,596			
State Farm Mutual Auto	358	548	944	1,969		2,356	2,515	2,834	4,125	501	767	1,322	2,757	3,298	3,521	3,968	5,775			
Thrivent (Long Term Care Insurance)	433	607	1,011	2,196		2,539	2,651	3,094	4,655	563	789	1,315	2,854	3,301	3,447	4,022	6,051			
Transamerica (Transcare III - Gender Distinct)	367/560	509/776	826/1,259	1,852/2,823		1,828/2,786	2,041/3,111	2,297/3,500	3,371/5,138	649	899	1,459	3,273	3,230	3,607	4,058	5,956			
Transamerica (Transcare III - CT Partnership)	334/510	464/707	753/1,147	1,688/2,571		1,665/2,538	1,859/2,833	2,092/3,188	3,071/4,680	591	820	1,330	2,981	2,942	3,286	3,697	5,426			
Transamerica (Transcare II Worksite)	370	476	793	1,877		1,287	1,537	2,077	3,490	592	761	1,269	3,002	2,060	2,459	3,324	5,584			
<b>\$100,000 Benefit Pool</b>	<b>Single Insured</b>								<b>Single Insured</b>								<b>Heterosexual Couple</b>			
MedAmerica (Simplicity II)	254	466	917	2,017		1,303	1,716	2,404	3,744	305	559	1,100	2,421	1,563	2,059	2,885	4,493			
LifeSecure (Long Term Care)	400	531	841	2,103		1,240	1,392	2,070	4,101	560	744	1,178	2,944	1,735	1,948	2,898	5,741			
LifeSecure OMTH (our MultiLife program)	417	555	879	2,198		1,294	1,453	2,162	4,286	571	759	1,203	3,008	1,771	1,989	2,959	5,865			